CLAIMS

1.   A method for providing automatic recurring online payments, the method comprising the steps of:

receiving, from a user, an automatic recurring online payment configuration;

sending a notification to the user of a pending automatic payment based on the automatic recurring online payment configuration; and

determining whether or not to execute the pending automatic payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user.

2.   The method of claim 1, wherein the automatic recurring online payment configuration includes a source account for the automatic recurring online payment, a recipient of the automatic recurring online payment, and at least one payment date.

3.   The method of claim 1, wherein the notification comprises at least one of an email message and an instant message.

4.   The method of claim 1, wherein the determining step comprises the sub-steps of:

receiving the response to the notification from the user; and

if the response from the user authorizes the pending automatic payment, executing the pending automatic payment according to the automatic recurring online payment configuration.

5.　　The method of claim 4, wherein the determining step further comprises the sub-step of:

　　　if the response from the user modifies the pending automatic payment, executing the pending automatic payment as modified.

6.　　The method of claim 4, wherein the determining step further comprises the sub-step of:

　　　if the response from the user suspends the pending automatic payment, suspending the pending automatic payment.

7.　　The method of claim 4, wherein the determining step further comprises the sub-step of:

　　　if the response from the user cancels the pending automatic payment, canceling the automatic recurring online payment.

8.　　The method of claim 1, wherein in the determining step, if a response to the notification is not received from the user, it is determined to execute the pending automatic payment.

9.　　The method of claim 1, wherein in the determining step, if a response to the notification is not received from the user, it is determined to suspend the pending automatic payment or cancel the automatic recurring online payment.

10.   A computer program product for providing an automatic online payment, the computer program product comprising:

a storage medium readable by a processing circuit and storing instructions for execution by the processing circuit for performing a method comprising the steps of:

receiving, from a user, an automatic recurring online payment configuration;

sending a notification to the user of a pending automatic payment based on the automatic recurring online payment configuration; and

determining whether or not to execute the pending automatic payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user.

11.   The computer program product of claim 10, wherein the notification comprises at least one of an email message and an instant message.

12.   The computer program product of claim 10, wherein the determining step comprises the sub-steps of:

receiving the response to the notification from the user; and

if the response from the user authorizes the pending automatic payment, executing the pending automatic payment according to the automatic recurring online payment configuration.

13.   The computer program product of claim 12, wherein the determining step further comprises the sub-step of:

if the response from the user modifies the pending automatic payment, executing the pending automatic payment as modified.

14.   The computer program product of claim 12, wherein the determining step further comprises the sub-steps of:

if the response from the user suspends the pending automatic payment, suspending the pending automatic payment; and

if the response from the user cancels the pending automatic payment, canceling the automatic recurring online payment.

15.   The computer program product of claim 10, wherein in the determining step, if a response to the notification is not received from the user, it is determined to execute the pending automatic payment.

16.   The computer program product of claim 10, wherein in the determining step, if a response to the notification is not received from the user, it is determined to suspend the pending automatic payment or cancel the automatic recurring online payment.

17. A computer system for providing automatic recurring online payments, the computer system comprising:

a receiver receiving, from a user, an automatic recurring online payment configuration;

a transmitter sending a notification to the user of a pending automatic payment based on the automatic recurring online payment configuration; and

a processor determining whether or not to execute the pending automatic payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user.

18. The computer system of claim 17,

wherein the response to the notification is received from the user, and

if the response from the user authorizes the pending automatic payment, the processor executes the pending automatic payment according to the automatic recurring online payment configuration.

19. The computer system of claim 18,

wherein if the response from the user modifies the pending automatic payment, the processor executes the pending automatic payment as modified.

20. The computer system of claim 18,

wherein if the response from the user suspends the pending automatic payment, the processor suspends the pending automatic payment, and

if the response from the user cancels the pending automatic payment, the processor cancels the automatic recurring online payment.